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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/040,911	10/26/2001	Ray Berg	10251-052	8908
21890	7590	02/11/2008		
PROSKAUER ROSE LLP			EXAMINER	
PATENT DEPARTMENT			PORTER, RACHEL L	
1585 BROADWAY				
NEW YORK, NY 10036-8299			ART UNIT	PAPER NUMBER
			3626	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/040,911	Applicant(s) BERG ET AL.
	Examiner RACHEL L. PORTER	Art Unit 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 06 March 2007.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-12 and 41-45 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-12 and 41-45 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1668)
 Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
- 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the election filed 3/6/07. Claims 1-12 and 41-45 are pending. Claims 13-40 have been cancelled.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by Pillay et al (US 2002/0042763 A1—hereinafter Pillay). The applied reference has a common assignee with the instant application. Based upon the earlier effective U.S. filing date of the reference, it constitutes prior art under 35 U.S.C.102(e). This rejection under 35 U.S.C. 102(e) might be overcome either by a showing under 37 CFR 1.132 that any invention disclosed but not claimed in the reference was derived from the inventor of this application and is thus not the invention "by another," or by an appropriate showing under 37 CFR 1.131.

[claim 1] Pillay method for providing assurance to a user of the identity of a trading counterpart in an online marketplace transaction via an insurance policy, the method comprising the steps of:

- supplying, by an insurer, the insurance policy to said user, said insurance policy includes a predetermined monetary premium payable to said insurer; (par 79-80)
- receiving said premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date. (par. 84-85,112—Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 2] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction or any combination thereof (par. 58-59, 70, 81)

[claim 3] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount

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and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 4] Pillay discloses the method of claim 1, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions or any combination thereof (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 5] Pillay discloses the method of claim 1 further comprising:

- supplying, by the insurer, an additional insurance policy to said user, said insurance for providing assurance to a user of the financial ability of a trading counterpart to enter into an online marketplace transaction, said additional insurance policy includes a predetermined monetary premium payable to said insurer; (par 112-114)
- receiving said second premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said second insurance policy resulting from the financial inability of a trading counterpart to enter and complete said transaction, to said user between a second policy inception date and a second policy termination date. (par. 84-85,112—

Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 6] Pillay discloses the method of claim 5, wherein said second premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 81112-114)

[claim 7] Pillay discloses method of claim 5, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70, 78 81-82)

[claim 8] Pillay discloses the method of claim 5, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions or any combination thereof. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claim 9] Pillay discloses a method for providing assurance to a user for the financial ability of a trading counterpart to enter into an online marketplace transaction and for the identity of a trading counterpart in said transaction via an insurance policy, the method comprising the steps of

- supplying, by an insurer, an insurance policy to a user, the insurance policy including a predetermined monetary premium payable to said insurer for providing assurance to the user of the identity of a trading counterpart in an online marketplace transaction and of the financial ability of the trading counterpart to enter into the transaction; (par 79-80; 88-89)
- receiving said premium by said insurer from said user; and (par. 100)
- paying by said insurer, in accordance with terms of said insurance policy, benefits of said insurance policy resulting from at least one of the financial inability of a trading counterpart to enter and complete said transaction and the misidentified or misrepresented identity of said trading counterpart, to said user between a policy inception date and a policy termination date. (par. 84-85,112—Examiner interprets inability to pay as a misrepresentation of a customer/trading counterpart)

[claim 10] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing at least one of a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and

type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction or any combination thereof. (par. 58-59, 70, 81)

[claim 11] Pillay discloses the method of claim 9, wherein said premium is calculated by assessing information comprising a credit score of said trading counterpart, an amount and type of said trading counterpart's previous said transactions, a monetary amount and type of said transaction, the nature of goods involved in said transaction, and the nature of services involved in said transaction. (par. 58-59, 70,78 81-82)

[claim 12] Pillay disclose the method of claim 9, wherein said premium is calculated by assessing a credit score of said trading counterpart, wherein said credit score is calculated by analyzing at least one of the nature of said trading counterpart's business, profitability of said trading counterpart, indebtedness of said trading counterpart and payment history of said trading counterpart in previous said transactions or any combination thereof. (par. 58-59, 64 (credit quote and credit ratings provided), 70, 78,88-89)

[claims 41-45] As per the limitations of newly added claims 41-45 see Pillay page 6, par. 88-89.

Response to Arguments

(A) Applicant's arguments submitted 3/6/07 have been considered but are not persuasive. Examiner notes the claim amendments that have been made. Additional citations have been provided to address these limitations.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachel L. Porter whose telephone number is (571) 272-6775. The examiner can normally be reached on M-F, 9:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. L. P./
Examiner, Art Unit 3626

/Robert Morgan/
Primary Examiner, Art Unit 3626